



SEVERANCE OFFER AND EXIT FORM

[REDACTED]

Your employment with The Lampo Group, LLC ("Ramsey Solutions") ends effective [REDACTED]. To help you in your transition, we are offering you severance. Please see the attached General Release and Voluntary Employment Resignation ("Release") for the terms of your severance offer. This offer will expire and be revoked per the severance agreement, unless you are over the age of forty (40).¹ Please let us know before this expiration deadline whether you accept this offer. If you accept, please promptly return an executed copy of the Release to Armando Lopez, Director of HR. Should you have any questions, please do not hesitate to contact Armando or Rick Perry to discuss.

Regardless of whether you accept the severance offer, we ask that you please complete the information below for our records.

Mailing Address: [REDACTED]

Email: [REDACTED]

Phone: [REDACTED]

Finally, we want to make sure you have read and understand the following, which will apply even if you decline our severance offer:

You acknowledge all provisions of the Ramsey Solutions Employment Policies and Procedures which apply to your work at Ramsey Solutions, including all those which affect the end of your employment.

You are always welcome to visit the lobby at Ramsey Solutions as our guest. As a guest, we of course ask that you respect our right to ensure the safety, civility and decorum of our premises. Following the end of your employment, locked and/or fobbed access areas will no longer be accessible. If you require assistance or need to speak with a team member, please let the front desk know.

You understand that the following payment is for all hours worked and all monies owed. On [REDACTED], you will receive a final paycheck for the following pay period: [REDACTED] [REDACTED] [REDACTED] [REDACTED]. Your unused accrued PTO is 87 hours, equaling [REDACTED]. This equals a gross total of [REDACTED] for your final paycheck. There will be no insurance premium or HSA contributions on this check. Your health insurance coverage will be terminated on [REDACTED].

I have read and understand the items above.

Print Name: [REDACTED]

Signature: [REDACTED]

EXHIBIT 14
Floyd
06/30/21 TB

¹ By law, employees over the age of forty (40) are entitled to twenty-one (21) days to accept a severance offer and seven (7) days to revoke acceptance of a severance offer. These details should be included in the attached Release.

STATE OF TENNESSEE
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
DIVISION OF EMPLOYMENT SECURITY
SEPARATION NOTICE



1. Employee's Name: 2. SSN REDACTED
First Middle Initial Last

3. Last Employed: From: to Occupation:
(mm/dd/yy) (mm/dd/yy)

4. Where was work performed? Brentwood, TN

5. Reason for Separation: ☐ Lack of Work ☐ Discharge ☒ Quit

If lack of work, indicate if layoff is ☐ Permanent ☐ Temporary - Recall Date
(mm/dd/yy)

If temporary, report any vacation pay that will be paid. Week Ending Date Amount \$
(mm/dd/yy)

If layoff is indefinite vacation pay should not be reported.

6. Employee received: ☐ Wages in Lieu of Notice ☐ Severance Pay
In the amount of \$ for period from to
(mm/dd/yy) (mm/dd/yy)

If other than lack of work, explain the circumstances of this separation:

Employee resigned

Employer's Name: The Lampo Group, LLC

Address where additional information may be obtained:
1749 Mallory Lane
Brentwood, TN 37027

Employer's Telephone Number:
(615) 371-8881

Employer's Email Address:
armando.lopez@daveramsey.com

Employer's Account Number: 04637690

*Number shown on State Quarterly Wage Report (LB-0851) and
Premium Report (LB-0456)*

I certify that the above worker has been separated from work and the information furnished hereon is true and correct. **This report has been handed to or mailed to the worker.**

Signature of Official or Representative of the Employer
who has first-hand knowledge of the separation

Title of Person Signing

Date Completed and Released
to Employee

Armando Lopez for The Lampo Group LLC

Excec. Director J/H

(mm/dd/yy)

NOTICE TO EMPLOYER

Within 24 hours of the time of separation, you are required by Rule 0800-09-01-.02 of the Tennessee Employment Security Law to provide the employee with this document, properly executed, giving the reasons for separation. If you subsequently receive a time sensitive request for separation information for the same information please give complete information in your response.

NOTICE TO EMPLOYEE

YOU MAY BE INSTRUCTED TO MAIL OR FAX THE SEPARATION NOTICE TO TENNESSEE CLAIMS OPERATIONS IF YOU FILE A CLAIM FOR UNEMPLOYMENT INSURANCE BENEFITS.

GENERAL RELEASE AND EMPLOYMENT RESIGNATION

This General Release and Employment Resignation ("Release"), dated as of [REDACTED] is between [REDACTED] and The Lampo Group, LLC ("Lampo"). Employee and Lampo wish to terminate their employment relationship amicably, and to set forth their remaining obligations to one another. In order to provide for a smooth transition and to foreclose any potential claims or disputes existing or arising between the parties, Employee and Lampo have agreed to enter into this Release.

AGREEMENT

In consideration of the foregoing, the mutual agreements and undertakings of the parties set forth below, and other good and valuable consideration, the receipt, adequacy and sufficiency of which are hereby expressly acknowledged, Employee and Lampo agree as follows:

1. **Separation Date:** Employee and Lampo hereby terminate their employment relationship effective [REDACTED] ("Separation Date"). Employee acknowledges that he is not subject to an employment contract.

2. **Final Paycheck and Severance:** Employee will receive his regular pay, including any commissions earned and unused PTO through the Separation Date, less deductions in his final paycheck on or about [REDACTED]. In addition to the foregoing and in return for this entire Agreement, Lampo will pay Employee severance of [REDACTED] (less applicable federal taxes, Medicare, FICA and other customary deductions), which will be in paid two equal payments on Lampo's established payroll dates to begin on the next pay period following execution of this Release.

Employee acknowledges that the severance payment constitutes good and valuable consideration for the promises, releases, waivers and assignments contained in this Release. Employee agrees that, without his signature on this Release, Lampo will not pay any sum as severance.

Employee acknowledges that he has received all wages and other payments that may have been or are due to Employee from Lampo through the date of execution of this Release.

Employee further acknowledges that the severance payment described in this paragraph includes payment for any accrued but unused vacation pay, sick pay or other pay to which Employee may claim an entitlement.

3. **Other Benefit and Compensation Plans:** Other than any claimed right to payment of wages or benefits as described in Section 2 of this Release, this Release does not affect any previously vested rights to funds or benefits under Lampo welfare or benefit plans. All benefits and distributions under those plans will be paid according to the terms and conditions of those plans.

4. **Policies and Procedures:** Employee reaffirms that his employment is subject to certain Policies and Procedures, including work for hire and confidentiality provisions, which are incorporated herein by reference.

5. **Release and Waiver:** As a material inducement for Lampo to enter into this Release and the severance payment discussed in Sec. 2 above, Employee, on behalf of himself and his heirs and assigns, does hereby **RELEASE, ACQUIT, AND FOREVER DISCHARGE** Lampo, its successors, present and former employees, agents, corporate officers, directors, corporate affiliates and all other persons, firms, corporations and any other entity or person ("the parties released"), of and from any and all liability of any kind and character, including attorney's fees, whatsoever arising from, growing out of, or in any way

connected with his employment with Lampo or separation therefrom or the negligent or intentional acts, statements or omissions of the parties released at any time up to and including the date of execution of this Release. This Release expressly extends to all claims based on the present and future effects of past acts of Lampo. Employee declares that it is his intention to fully release Lampo and all of the parties released from any and all liability of any kind and character whatsoever arising from, growing out of, or in any way connected with his employment with Lampo or separation therefrom including, but not limited to, known and unknown claims, in contract or in tort, including but not limited to all claims of negligence, fraud, false light, invasion of privacy, fraud or other intentional torts, which arose at any time prior to the execution of this Release, and any such claims arising under any Federal or State statute including, but not limited to, Title VII of the Civil Rights Act of 1964, as amended, 42 U.S.C. §§ 2000e - 2000e-17; the Fair Labor Standards Act of 1938 as amended; the Equal Pay Act of 1963, as amended, 29 U.S.C. §§ 206(d); the Employee Retirement Income Security Act of 1974, as amended, 29 U.S.C. §§ 1001 - 1461; the Worker Adjustment and Retraining Notification Act, as amended, 29 U.S.C. § 2101 et seq.; the National Labor Relations Act, as amended, 29 U.S.C. §§ 151-169; Family and Medical Leave Act of 1993, as amended, 29 U.S.C. § 825 et seq. Americans with Disability Act of 1990, as amended, 42 U.S.C. §§ 12101 et. seq.; the Sarbanes-Oxley Act of 2002; the Uniform Service Employee Reinstatement and Reemployment Act; the Age Discrimination in Employment Act of 1967, 42 U.S.C. §§ 621-634, as amended by the Older Workers Benefit Protection Act of 1990; the Tennessee Human Rights Act; any federal or state false claims act and all applicable rules and regulations promulgated pursuant to or concerning any of the foregoing statutes, orders, laws, ordinances or regulations; except that this Release is not intended to cover any claim arising from computational or clerical errors in the calculation of the severance benefit provided to Employee, or retirement benefit to which Employee may be entitled from any plan or other benefits to which Employee may be entitled under any plan maintained by any of the released parties.

This Release shall be construed, interpreted and enforced in accordance with the laws of the State of Tennessee. This Release shall not apply to any claims that are legally precluded from being released by this type of agreement.

This is a full and final release, without limitation, of all known, unknown, and suspected claims. This complete release is intended to be for the benefit of the parties released.

6. Indemnification: Employee promises never to file or participate in a lawsuit, arbitration or other legal proceeding asserting any claims that are released pursuant to this Release, except to enforce rights created by this Release, as stated in Sec. 5, above. If the Employee breaches his promise and files or participates in a legal proceeding based on any such released claims, Employer's obligation to make the payments and benefits referred to in Sec. 2, above shall terminate immediately, and the Employee will (i) repay to Employer any money paid to him pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in defending against the claim; and (iii) pay all other damages awarded by a court of competent jurisdiction. Notwithstanding the foregoing, this Release shall not attempt to preclude any governmental action in regard to the claims released herein, although Employee also waives any right to recover from any Release in a civil suit brought by any governmental agency or any other individual on his behalf with respect to any claims released herein.

Employee further hereby agrees to indemnify and hold the parties released harmless from and against any and all loss, costs, damages, or expenses, including, without limitation, attorneys' fees, incurred by the parties released and arising out of any negligent or intentional breach of the Agreement by Employee or because any of the representations made herein by Employee were false when made. Employee also hereby assigns to the parties released all causes of actions he or his assigns may have arising from his employment or termination thereof.

7. Review of Release; Effective Date: Employee acknowledges that:

- (i) he has been advised to consult an attorney prior to signing this Release.
- (ii) he has read and fully understands all of the provisions of this Release and he is knowingly and voluntarily agreeing to its terms;
- (iii) the payment and benefits provided pursuant to this Release, as described herein, constitute consideration for this Release, in that it is a payment and benefit to which Employee would not have been entitled had he not signed this Release; and
- (iv) this Release does not waive any claims that Employee may have which arise after the Separation Date.

8. Confidentiality: Employee agrees that the terms and conditions of this Release shall be treated as confidential by Employee, and agrees not to disclose such terms and conditions to any third party. The preceding sentence shall not be applicable to disclosure or discussion with representatives of the Internal Revenue Service or the Social Security Administration, Employee's immediate family members or professionals from whom legal or financial advice is sought (provided they are instructed and agree to keep the information confidential), or as otherwise required by law.

Employee shall be responsible for any impermissible disclosure of the contents of this Release by any of the foregoing individuals as if that party had made the disclosure himself. If the Employee breaches his promise of confidentiality (or if any of the foregoing individuals impermissibly disclose the contents of this Release), the Employee will (i) repay to Lampo any money paid to him pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in enforcing this agreement; and (iii) pay all other damages awarded by a court of competent jurisdiction.

The obligations of confidentiality herein are in addition to all covenants and obligations of confidentiality which are part of Employee's employment with Lampo. Such covenants and obligations remain in effect and survive the ending of Employee's employment relationship.

9. Non-disparagement: Employee further agrees not to disparage Lampo, its employees, agents, corporate officers or directors. If the Employee breaches his promise of non-disparagement, the Employee will (i) repay to Lampo any money paid to him pursuant to this Release; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in enforcing this provision; and (iii) pay all other damages awarded by a court of competent jurisdiction.

10. Remedies: Employee agrees that in the event of any breach of this Agreement, Lampo may seek all available remedies at law or equity, including injunctive relief. All remedies referenced in any section of this Agreement are cumulative and not intended to limit Lampo's rights to seek any relief available. In addition, Lampo may take any action it deems in its sole judgement to be appropriate and necessary to defend or protect its goodwill and reputation, including but in no way limited to, any truthful response to media outlets.

11. Miscellaneous: The provisions of the Release are severable, and if any part of it is found to be unlawful or unenforceable, then such part will be deemed changed or deleted to the minimal extent necessary to make the entire Release lawful and enforceable. The other provisions of this Release shall remain fully valid and enforceable to the maximum extent consistent with applicable law.

Employee acknowledges and agrees (i) he is responsible for any tax liability that may result as a consequence of the receipt of the benefits described herein, and (ii) Lampo makes no representation of the

taxability of these funds. The money paid under this Release does not come from a qualified retirement plan and therefore it may not be rolled into any other qualified plan or Individual Retirement Account.

Employee understands and agrees that this Release may not be used as evidence in any proceeding against the parties released except in a proceeding based solely upon a specific allegation that the parties released have breached this Release or in a proceeding in which either party presents testimony about matters covered by this Release. The parties released believe and assert that Employee has been treated in a fair and lawful manner, and it is agreed between the parties that nothing herein is intended or shall be construed as an admission of fault or liability by the parties released.

Employee understands and agrees that this Release is being executed by Lampo on behalf of itself, and its corporate affiliates and that all of the rights of Lampo under this Release and all of Employee's obligations and duties under this Release will inure to the benefit of and may be enforced by Lampo, or any of their affiliates or any of the parties released.

This Release sets forth the entire agreement between the parties and fully supersedes all prior written and oral agreements, understandings and representations between the parties regarding the subject matter hereof. This Release does not waive or otherwise supersede any provisions of Lampo Employment Policies and Procedures surviving termination of employment, including confidentiality and work made for hire provisions. Employee represents, warrants and agrees that he does not rely and has not relied upon any representation or statement made by any officer, director, agent or representative of Lampo, or any subsidiary or affiliate of Lampo with regard to the subject matter, background or effect of this Release, except as expressly set forth in this Release.

This Release is executed in duplicate originals and is effective and enforceable only after both parties have signed the Release and an original executed Release has been returned to Lampo. Employee acknowledges that he has read this Release, has understood it and knowingly and voluntarily desires to sign it.

Accepted, Understood and Agreed

[Redacted Signature]

The Lampo Group, LLC

By: [Signature]
Title: Exec. Director of HR
Date: [Redacted]



Ramsey Solutions - Offer of Employment

Date: [REDACTED]

Position: [REDACTED]

Candidate: [REDACTED]

[REDACTED]

We're happy to extend to you an official offer to join our team in the full-time [REDACTED] position. Your compensation includes an annual salary of \$58,000 plus company profit sharing. (Profit sharing will be activated after the *90 day probationary period.)

We'd like to request a start date of [REDACTED]

Please sign and date below and email or fax to Elizabeth Judd
e: Elizabeth.judd@daveramsey.com f: 615-515-9901


Armando Lopez
Exec. Director of HR, Ramsey Solutions


Jack Galloway for Suzanne Simms,
EVP B2C / Chief Digital Strategies

[REDACTED]
Date

[REDACTED]
Date

[REDACTED]
Date

[REDACTED]
Date

This offer letter is confidential and not intended for disclosure to third parties or other publication without the express, written approval of The Lampo Group, Inc. DBA Ramsey Solutions. Any unauthorized disclosure could result in offer revocation or termination of employment.

This offer and its acceptance do not create an employment contract. All offers and employment with The Lampo Group, Inc. DBA Ramsey Solutions are subject to all terms of our Policies and Procedures.

RICK PERRY | EXECUTIVE DIRECTOR OF HR
1748 MALLORY LANE, BRENTWOOD, TN 37027
RICK.PERRY@DAVERAMSEY.COM | 615.371.8888 EXT. 5008 | DAVERAMSEY.COM

From: [Katie Brace](#)
To: [Armando Lopez](#)
Cc: [Jack Galloway](#)
Subject: [REDACTED]
Date: Wednesday, [REDACTED] 7 12:17:16 PM
Attachments: [image001.png](#)

Hey Armando,

We may have a termination of a team member today [REDACTED]

I will send you more details shortly. Jack and Jim Ebert are meeting with him at 3pm. (Michael Finney may also be joining)

Thank you!

Kind Regards,

Katie Brace | Assistant to Brian Hamilton, Vice President

Ramsey Solutions

1749 Mallory Lane, Brentwood, TN 37027

Office: 1.800.754.4220 x5335

Cell: 615.881.0765

www.smartdollar.com



From: [Oksana Ballard](#)
To: [Armando Lopez](#)
Cc: [Rick Perry](#)
Subject: Re: [REDACTED]
Date: Wednesday, [REDACTED], 2017 1:26:41 PM
Attachments: [image001.png](#)
[image002.png](#)

I'm out the rest of the afternoon. I can prep paperwork tomorrow unless it's urgent. Just let me know.

Sent from my iPhone

On [REDACTED], at 12:17 PM, Armando Lopez <armando.lopez@daveramsey.com> wrote:

Oksana,

Please prepare paperwork.

Armando Lopez | Executive Director of Human Resources
Ramsey Solutions <image001.png>

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M:

[REDACTED]
www.daveramsey.com

Confidentiality Notice: This is a private communication. The information in this email and any attachments is confidential information intended only for the use of the person named as recipient. If you are not the named recipient, be advised that any unauthorized review, disclosure, reproduction, or dissemination of the contents of this message is strictly prohibited. If you have received this material in error, please delete this message and any attachments without storing it and notify the sender so that our address record can be corrected.

From: Katie Brace <katie.brace@daveramsey.com>
Date: Wednesday, [REDACTED], 2017 at 12:17 PM
To: Armando Lopez <armando.lopez@daveramsey.com>
Cc: Jack Galloway <jack@daveramsey.com>
Subject: [REDACTED]

Hey Armando,

We may have a termination of a team member today - [REDACTED].

I will send you more details shortly. Jack and Jim Ebert are meeting with him at 3pm.
(Michael Finney may also be joining)

Thank you!

Kind Regards,

Katie Brace | Assistant to Brian Hamilton, Vice President

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Cell: 615.881.0765

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<image002.png>

From: Rick Perry
To: Jim Ebert
Cc: [REDACTED] Brendan Woychko; Michael Finney; Armando Lopez
Subject: FW: Team member issue
Date: Tuesday, [REDACTED] 5:07:12 PM
Importance: High

Jim

[REDACTED] dropped by a few minutes ago and asked for HR advice re: how to handle this.

I copied Brendan, Michael and Armando on this email for their thoughts.

My suggestion is you and [REDACTED] meet with [REDACTED] tomorrow to get the facts. His attitude and willingness to be transparent will be key to what action we take.

Depending on the meeting we will need to kick this up to the HR Committee asap.

From: [REDACTED]
Sent: Tuesday, [REDACTED] 3:57:30 PM
To: Armando Lopez
Subject: Team member issue

Armando,

I need to touch base with you about a member of my team. Actually, he's on [REDACTED] team and [REDACTED] reports to me. We have a suspicion that [REDACTED] is living with his fiancé. When [REDACTED] confronted him about it today, he refused to answer the question. I'd like to get you involved at this point to see what needs to happen. I'm leaving at 4:00 today but you can reach me on my cell phone if you would like to talk or we can talk in the morning. I'd like to involve [REDACTED] since he's the direct leader and he had the conversation.

[REDACTED]
Senior Director, [REDACTED]
Ramsey Solutions
[REDACTED] [REDACTED]

From: Rick Perry
To: Jim Ebert
Cc: [REDACTED] Brendan Wovchko; Michael Finney; Armando Lopez
Subject: Re: Team member issue
Date: Tuesday, [REDACTED] 9:23:42 PM

Thanks Jim!

Let us know how it goes.

Sent from my iPhone

On [REDACTED], at 7:38 PM, Jim Ebert <Jim.Ebert@daveramsey.com> wrote:

Rick,

[REDACTED] and I are able to have that conversation, probably sometime tomorrow afternoon. Based on [REDACTED] interaction with him, I'm not sensing that he is willing to be transparent about it.

-Jim

Jim Ebert

Executive Director of Technology
Ramsey Solutions
[REDACTED] x5599
jim.ebert@daveramsey.com

From: Rick Perry <Rick.Perry@daveramsey.com>
Date: Tuesday, [REDACTED] 7 at 5:07 PM
To: Jim Ebert <Jim.Ebert@daveramsey.com>
Cc: [REDACTED], Brendan Wovchko <brendan.wovchko@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>
Subject: FW: Team member issue

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My suggestion is you and [REDACTED] meet with [REDACTED] tomorrow to get the facts. His attitude and willingness to be transparent will be key to what action we take.

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leader and he had the conversation.

[REDACTED]
Senior Director, ELP [REDACTED]
Ramsey Solutions
[REDACTED]

From: Rick Perry
To: Jack Galloway
Cc: Jim Ebert; [REDACTED] Brendan Wovchko; Armando Lopez; Michael Finney
Subject: Re: Team member issue
Date: Wednesday, [REDACTED] 7:26:17 AM

Thanks Jack!

Didn't want get you involved until we had more facts but sounds like this might go south fast.

Sent from my iPhone

On [REDACTED] at 7:07 AM, Jack Galloway <jack@daveramsey.com> wrote:

Guys-

I'd like to be part of this. I'll reach out soon with a plan. Hold for now.

Jack Galloway
Executive Vice President
The Dave Ramsey Organization

Begin forwarded message:

From: Michael Finney <Michael.Finney@daveramsey.com>
Date: [REDACTED] at 5:22:58 AM CST
To: Jack Galloway <jack@daveramsey.com>
Subject: FW: Team member issue

Should you or I be there?

If we don't think this is going to go well, it seems that we don't need to have them have a meeting, update HRC, then bring [REDACTED] again. It just is what it is and 1 meeting should get us there, right?

From: Rick Perry <Rick.Perry@daveramsey.com>
Date: Tuesday, [REDACTED] 7 at 9:23 PM
To: Jim Ebert <Jim.Ebert@daveramsey.com>
Cc: [REDACTED], Brendan Wovchko <brendan.wovchko@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>
Subject: Re: Team member issue

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Ramsey Solutions
[REDACTED] x5599
jim.ebrit@daveramsey.com

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Cc: [REDACTED], Brendan Wovchko <brendan.wovchko@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>
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[REDACTED]
Senior Director, [REDACTED]
Ramsey Solutions
[REDACTED] [REDACTED]

From: Armando Lopez
To: Rick Perry; Oksana Ballard
Subject: FW: [REDACTED]
Date: Wednesday, [REDACTED] 12:17:56 PM
Attachments: [image001.png](#)
[image002.png](#)

Oksana,

Please prepare paperwork.

Armando Lopez | Executive Director of Human Resources

Ramsey Solutions

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: [REDACTED]

www.daveramsey.com

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From: Katie Brace <katie.brace@daveramsey.com>
Date: Wednesday, [REDACTED] 7 at 12:17 PM
To: Armando Lopez <armando.lopez@daveramsey.com>
Cc: Jack Galloway <jack@daveramsey.com>
Subject: [REDACTED]

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Katie Brace | Assistant to Brian Hamilton, Vice President

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Office: 1,800,754.4220 x5335

Cell: 615,881,0765

www.smartdollar.com



From: [Armando Lopez](#)
To: [Rick Perry](#)
Subject: Fwd: Team member issue
Date: Tuesday, November 7, 2017 4:44:32 PM

Get [Outlook for iOS](#)

From: [REDACTED]
Sent: Tuesday, [REDACTED] 3:57:30 PM
To: Armando Lopez
Subject: Team member issue

Armando,
I need to touch base with you about a member of my team. Actually, he's on [REDACTED] team and [REDACTED] reports to me. We have a suspicion that [REDACTED] is living with his fiancé. When [REDACTED] confronted him about it today, he refused to answer the question. I'd like to get you involved at this point to see what needs to happen. I'm leaving at 4:00 today but you can reach me on my cell phone if you would like to talk or we can talk in the morning. I'd like to involve [REDACTED] since he's the direct leader and he had the conversation.

[REDACTED]
Senior Director, [REDACTED]
Ramsey Solutions
[REDACTED] [REDACTED]

From: Armando Lopez
To: [REDACTED]
Subject: Re: Team member issue
Date: Tuesday, [REDACTED] 3:58:56 PM

What's your cell phone

Get [Outlook for iOS](#)

From: [REDACTED]
Sent: Tuesday, [REDACTED] 3:57:30 PM
To: Armando Lopez
Subject: Team member issue

Armando,

I need to touch base with you about a member of my team. Actually, he's on [REDACTED] team and [REDACTED] reports to me. We have a suspicion that [REDACTED] is living with his fiancé. When [REDACTED] confronted him about it today, he refused to answer the question. I'd like to get you involved at this point to see what needs to happen. I'm leaving at 4:00 today but you can reach me on my cell phone if you would like to talk or we can talk in the morning. I'd like to involve [REDACTED] since he's the direct leader and he had the conversation.

[REDACTED]
[REDACTED]
Senior Director, [REDACTED]
Ramsey Solutions
[REDACTED] [REDACTED]

From: Jack Galloway
To: Jim Ebert; [REDACTED] Brendan Wovchko; Armando Lopez; Rick Perry; Michael Finney
Subject: Fwd: Team member issue
Date: Wednesday, [REDACTED] 7:07:44 AM

Guys-

I'd like to be part of this. I'll reach out soon with a plan. Hold for now.

Jack Galloway
Executive Vice President
The Dave Ramsey Organization

Begin forwarded message:

From: Michael Finney <Michael.Finney@daveramsey.com>
Date: [REDACTED] at 5:22:58 AM CST
To: Jack Galloway <jack@daveramsey.com>
Subject: FW: Team member issue

Should you or I be there?

If we don't think this is going to go well, it seems that we don't need to have them have a meeting, update HRC, then bring [REDACTED] in again. It just is what it is and 1 meeting should get us there, right?

From: Rick Perry <Rick.Perry@daveramsey.com>
Date: Tuesday, [REDACTED] at 9:23 PM
To: Jim Ebert <Jim.Ebert@daveramsey.com>
Cc: [REDACTED], Brendan Wovchko <brendan.wovchko@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>
Subject: Re: Team member issue

Thanks Jim!

Let us know how it goes.

Sent from my iPhone

On Nov 7, 2017, at 7:38 PM, Jim Ebert <Jim.Ebert@daveramsey.com> wrote:

Rick,

[REDACTED] and I are able to have that conversation, probably sometime

tomorrow afternoon. Based on [REDACTED] interaction with him, I'm not sensing that he is willing to be transparent about it.

-Jim

Jim Ebert

Executive Director of Technology
Ramsey Solutions
[REDACTED] x5599
jim.ebert@daveramsey.com

From: Rick Perry <Rick.Perry@daveramsey.com>
Date: Tuesday, [REDACTED] 7 at 5:07 PM
To: Jim Ebert <Jim.Ebert@daveramsey.com>
Cc: [REDACTED], Brendan Wovchko <brendan.wovchko@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>
Subject: FW: Team member issue

Jim

[REDACTED] dropped by a few minutes ago and asked for HR advice re: how to handle this.

I copied Brendan, Michael and Armando on this email for their thoughts.

My suggestion is you and [REDACTED] meet with [REDACTED] tomorrow to get the facts. His attitude and willingness to be transparent will be key to what action we take.

Depending on the meeting we will need to kick this up to the HR Committee asap.

From: [REDACTED]
Sent: Tuesday, [REDACTED] 3:57:30 PM
To: Armando Lopez
Subject: Team member issue

Armando,
I need to touch base with you about a member of my team. Actually, he's on [REDACTED] team and [REDACTED] reports to me. We have a suspicion that [REDACTED] is living with his fiancé. When [REDACTED] confronted him about it today, he refused to answer the question. I'd like to get you involved at this point to see what needs to happen. I'm leaving at 4:00

today but you can reach me on my cell phone if you would like to talk or we can talk in the morning. I'd like to involve [REDACTED] since he's the direct leader and he had the conversation.

[REDACTED]
Senior Director, [REDACTED]
Ramsey Solutions
[REDACTED] 3 [REDACTED]

From: Jack Galloway
To: Operating Board
Subject: [REDACTED]
Date: Wednesday, [REDACTED] 13:29 PM
Attachments: image001.png

Afternoon board,

Yesterday Jim Ebert and [REDACTED] came to me concerned that [REDACTED] and his fiancé are living together. I met with [REDACTED] today along with Finney and Ebert in my office. The short version is that [REDACTED] was very nice but also very guarded and was hesitant to tell me anything other than he and his fiancé live at the same address. But it was clear that they are living together and don't plan to change the situation. We had some discussion about our core values, how clear we've been about them, why they are important, etc. He understood all of that. [REDACTED] is very liberal in his beliefs and shared with us that his fiancé's pastor recommended that they live together prior to marriage. We had some short discussion about the difference in varying interpretations of right and wrong vs agreeing work here and respect our core values.

I wrapped it up by letting him go. Finney and I suggest a severance of [REDACTED] to [REDACTED]. [REDACTED] was kind and left quietly.

I will say that I feel like there's reasonable chance [REDACTED] talks to a lawyer based on some of his questions to me. My gut is that [REDACTED] ends up moving on with no drama and I'm fine with offering him the severance.

- Ebert walked him over to get his things
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As always, I'm very open to your thoughts and suggestions...I just try to button up as much of it as I can for you.

Jack Galloway | Executive Vice President

Ramsey Solutions

1749 Mallory Lane | Brentwood TN 37027

615.371.8881 | daveramsey.com



From: [Dave Ramsey](#)
To: [Jack Galloway](#)
Cc: [Michael Finney](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Blake Thompson](#); [Daniel Ramsey](#); [Suzanne Simms](#)
Subject: RE: HR situation
Date: Wednesday, [REDACTED] 7 9:18:36 AM
Attachments: [image001.png](#)

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Jack Galloway
Sent: Wednesday, [REDACTED] 9:15 AM
To: Dave Ramsey <[REDACTED]>
Cc: Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <alopez0929@gmail.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Blake Thompson <blaket@daveramsey.com>; Daniel Ramsey <daniel.ramsey@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: Re: HR situation

Sorry. I'll take care of it today.

Jack Galloway
Executive Vice President
The Dave Ramsey Organization

On [REDACTED] at 8:37 AM, Dave Ramsey <[REDACTED]> wrote:

And the beat goes on. Starting to feel like we are running Bob Jones University.

Attitude if almost funny it is so pitiful. The arrogance of that.

If he slept with her or lives with her or wont answer the question fire him on the spot. We have let people go that were much more repentant and offended the policy less.

Thing is Jack.....that should be obvious.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: Jack Galloway
Sent: Wednesday, [REDACTED] 7:21 AM
To: Dave Ramsey <[REDACTED]>
Cc: Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez
<alopez0929@gmail.com>
Subject: HR situation

[REDACTED] His leaders strongly suspected he lives with his girlfriend.
[REDACTED] is showing some attitude about it and says he won't talk anymore about this. I
will meet with him today and give him a second shot at discussing this, leveling with
me, and moving her out (or him) immediately.

If that doesn't go well, I assume we will let him go today. Do you have any wisdom or
thoughts on how to handle the firing if it comes to that? I am comfortable explaining
the why to [REDACTED] and firing him but wanted to give you a chance to speak into it.

Jack Galloway
Executive Vice President
The Dave Ramsey Organization

From: Mark Floyd
To: Dave Ramsey; Michael Finney; Suzanne Simms
Cc: Jennifer Sievertsen; Jack Galloway; Operating Board
Subject: RE: [REDACTED]
Date: Wednesday, [REDACTED] 4:28 PM
Attachments: image001.png

Dang.... [REDACTED] preachers apparently are now going to Lutheran seminary.

And I'm OK with [REDACTED] as well.

From: Dave Ramsey
Sent: Wednesday, [REDACTED] 4:35 PM
To: Michael Finney <Michael.Finney@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Operating Board <OperatingBoard@daveramsey.com>
Subject: RE: [REDACTED]

Well that makes it ok then. Did you see the sarcasm font?

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Michael Finney
Sent: Wednesday, [REDACTED] 4:29 PM
To: Suzanne Simms <Suzannes@daveramsey.com>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Operating Board <OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

He said it was his fiancé's pastor at a Baptist church in [REDACTED].

Sent with iOS

On [REDACTED] at 4:24 PM, Suzanne Simms <Suzannes@daveramsey.com> wrote:

Agreed. And which pastor was this?

Suzanne Simms

Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Wednesday, [REDACTED] at 4:19 PM
To: Jack Galloway <jack@daveramsey.com>, Operating Board
<OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

Well, that's sad. He's been here 1 years...I think I lean to [REDACTED] severance.

Jen Sievertsen | Chief Marketing Officer
Ramsey Solutions
1749 Mallory Lane, Brentwood, TN 37027
T: 888.227.3223

From: Jack Galloway <jack@daveramsey.com>
Date: Wednesday, [REDACTED] 7 at 4:13 PM
To: Operating Board <OperatingBoard@daveramsey.com>
Subject: [REDACTED]

Afternoon board,

Yesterday Jim Ebert and [REDACTED] came to me concerned that [REDACTED] and his fiancé are living together. I met with [REDACTED] today along with Finney and Ebert in my office. The short version is that [REDACTED] was very nice but also very guarded and was hesitant to tell me anything other than he and his fiancé live at the same address. But it was clear that they are living together and don't plan to change the situation. We had some discussion about our core values, how clear we've been about them, why they are important, etc. He understood all of that. [REDACTED] is very liberal in his beliefs and shared with us that his fiancé's pastor recommended that they live together prior to marriage. We had some short discussion about the difference in varying interpretations of right and wrong vs agreeing work here and respect our core values.

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Jack Galloway | Executive Vice President

Ramsey Solutions
1749 Mallory Lane | Brentwood TN 37027
615.371.8881 | daveramsey.com

<image001.png>

From: Jack Galloway
To: Mark Floyd; Dave Ramsey; Michael Finney; Suzanne Simms
Cc: Jennifer Sievertsen; Operating Board
Subject: RE: [REDACTED]
Date: Wednesday, [REDACTED] 5:11 PM
Attachments: [image002.png](#)
[image003.png](#)

Sounds good. Rick should be meeting with now to finish up the paperwork. Finney and I will connect with his team tomorrow.

Jack Galloway | Executive Vice President

Ramsey Solutions
1749 Mallory Lane | Brentwood TN 37027
615.371.8881 | daveramsey.com



From: Mark Floyd
Sent: Wednesday, [REDACTED] 7 4:44 PM
To: Dave Ramsey <[REDACTED]>; Michael Finney <Michael.Finney@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Operating Board <OperatingBoard@daveramsey.com>
Subject: RE: [REDACTED]

Dang... [REDACTED] preachers apparently are now going to Lutheran seminary.

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From: Dave Ramsey
Sent: Wednesday, [REDACTED] 7 4:35 PM
To: Michael Finney <Michael.Finney@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Operating Board <OperatingBoard@daveramsey.com>
Subject: RE: [REDACTED]

Well that makes it ok then. Did you see the sarcasm font?

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Michael Finney
Sent: Wednesday, [REDACTED] 4:29 PM
To: Suzanne Simms <Suzannes@daveramsey.com>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Operating Board <OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

He said it was his fiancé's pastor at a Baptist church in [REDACTED]

Sent with iOS

On [REDACTED], at 4:24 PM, Suzanne Simms <Suzannes@daveramsey.com> wrote:

Agreed. And which pastor was this?

Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Wednesday, [REDACTED] 7 at 4:19 PM
To: Jack Galloway <jack@daveramsey.com>, Operating Board <OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

Well, that's sad. He's been here 2 years...I think I lean to [REDACTED] severance.

Jen Sievertsen | Chief Marketing Officer
Ramsey Solutions
1749 Mallory Lane, Brentwood, TN 37027
T: 888.227.3223

From: Jack Galloway <jack@daveramsey.com>
Date: Wednesday, [REDACTED] 7 at 4:13 PM
To: Operating Board <OperatingBoard@daveramsey.com>
Subject: [REDACTED]

Afternoon board,

Yesterday Jim Ebert and [REDACTED] came to me concerned that [REDACTED] and his fiancé are living together. I met with [REDACTED] today along with Finney and Ebert in my office. The short version is that [REDACTED] was very nice but also very guarded and was hesitant to tell me anything other than he and his fiancé live at the same address. But it was clear that they are living together and don't plan to change the situation. We had some discussion about our core values, how clear we've been about them, why they are important, etc. He understood all of that. [REDACTED] is very liberal in his beliefs and shared with us that his fiancé's pastor recommended that they live together prior to marriage. We had some short discussion about the difference in varying interpretations of right and wrong vs agreeing work here and respect our core values.

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Jack Galloway | Executive Vice President

Ramsey Solutions
1749 Mallory Lane | Brentwood TN 37027
615.371.8881 | daveramsey.com

<image001.png>

From: Dave Ramsey
To: Michael Finney; Suzanne Simms
Cc: Jennifer Sievertsen; Jack Galloway; Operating Board
Subject: RE: [REDACTED]
Date: Wednesday, [REDACTED] 4:34:39 PM
Attachments: image001.png

Well that makes it ok then. Did you see the sarcasm font?

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Michael Finney
Sent: Wednesday, [REDACTED] 4:29 PM
To: Suzanne Simms <Suzannes@daveramsey.com>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Operating Board <OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

He said it was his fiancé's pastor at a Baptist church in [REDACTED]

Sent with iOS

On [REDACTED], at 4:24 PM, Suzanne Simms <Suzannes@daveramsey.com> wrote:

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Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Wednesday, [REDACTED] at 4:19 PM
To: Jack Galloway <jack@daveramsey.com>, Operating Board <OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

Well, that's sad. He's been here 1 years...I think I lean to [REDACTED] severance.

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1749 Mallory Lane, Brentwood, TN 37027
T: 888.227.3223

From: Jack Galloway <jack@daveramsey.com>
Date: Wednesday, [REDACTED] at 4:13 PM
To: Operating Board <OperatingBoard@daveramsey.com>
Subject: [REDACTED]

Afternoon board,
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Ramsey Solutions
1749 Mallory Lane | Brentwood TN 37027
615.371.8881 | daveramsey.com

<image001.png>

From: Jack Galloway
To: Dave Ramsey
Cc: Michael Finney; Armando Lopez; Jennifer Sievertsen; Blake Thompson; Daniel Ramsey; Suzanne Simms
Subject: Re: HR situation
Date: Wednesday, [REDACTED] 9:15:07 AM
Attachments: image001.png

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Jack Galloway
Executive Vice President
The Dave Ramsey Organization

From: Suzanne Simms
To: Jennifer Sievertsen; Jack Galloway; Operating Board
Subject: Re: [REDACTED]
Date: Wednesday, [REDACTED] 4:24:17 PM
Attachments: image001.png

Agreed. And which pastor was this?

Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Wednesday, [REDACTED] 7 at 4:19 PM
To: Jack Galloway <jack@daveramsey.com>, Operating Board
<OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

Well, that's sad. He's been here 1 years...I think I lean to [REDACTED] severance.

Jen Sievertsen | Chief Marketing Officer
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1749 Mallory Lane, Brentwood, TN 37027
T: 888.227.3223

From: Jack Galloway <jack@daveramsey.com>
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To: Operating Board <OperatingBoard@daveramsey.com>
Subject: [REDACTED]

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Ramsey Solutions
1749 Mallory Lane | Brentwood TN 37027
615.371.8881 | daveramsey.com



From: Michael Finney
To: Suzanne Simms
Cc: Jennifer Sievertsen; Jack Galloway; Operating Board
Subject: Re: [REDACTED]
Date: Wednesday, [REDACTED] 4:29:29 PM
Attachments: image001.png

He said it was his fiancé's pastor at a Baptist church in [REDACTED]

Sent with iOS

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Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Wednesday, [REDACTED] at 4:19 PM
To: Jack Galloway <jack@daveramsey.com>, Operating Board
<OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

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Jen Sievertsen | Chief Marketing Officer
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1749 Mallory Lane, Brentwood, TN 37027
T: 888.227.3223

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As always, I'm very open to your thoughts and suggestions...I just try to button up as much of it as I can for you.

Jack Galloway | Executive Vice President

Ramsey Solutions
1749 Mallory Lane | Brentwood TN 37027
615.371.8881 | daveramsey.com

<image001.png>

From: Jennifer Sievertsen
To: Jack Galloway; Operating Board
Subject: Re: [REDACTED]
Date: Wednesday, [REDACTED] 4:19:33 PM
Attachments: image001.png

Well, that's sad. He's been here [REDACTED] years...I think I lean to [REDACTED] severance.

Jen Sievertsen | Chief Marketing Officer
Ramsey Solutions
1749 Mallory Lane, Brentwood, TN 37027
T: 888.227.3223

From: Jack Galloway <jack@daveramsey.com>
Date: Wednesday, [REDACTED] 7 at 4:13 PM
To: Operating Board <OperatingBoard@daveramsey.com>
Subject: [REDACTED]

Afternoon board,

Yesterday Jim Ebert and [REDACTED] came to me concerned that [REDACTED] and his fiancé are living together. I met with [REDACTED] today along with Finney and Ebert in my office. The short version is that [REDACTED] was very nice but also very guarded and was hesitant to tell me anything other than he and his fiancé live at the same address. But it was clear that they are living together and don't plan to change the situation. We had some discussion about our core values, how clear we've been about them, why they are important, etc. He understood all of that. [REDACTED] is very liberal in his beliefs and shared with us that his fiancé's pastor recommended that they live together prior to marriage. We had some short discussion about the difference in varying interpretations of right and wrong vs agreeing work here and respect our core values.

I wrapped it up by letting him go. Finney and I suggest a severance of [REDACTED] to [REDACTED]. [REDACTED] was kind and left quietly.

I will say that I feel like there's reasonable chance [REDACTED] talks to a lawyer based on some of his questions to me. My gut is that [REDACTED] ends up moving on with no drama and I'm fine with offering him the severance.

- Ebert walked him over to get his things
- Rick is meeting with him at 5:00 pm to do the paperwork

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Jack Galloway | Executive Vice President

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615.371.8881 | daveramsey.com



From: [Suzanne Simms](#)
To: [Jennifer Sievertsen](#); [Jack Galloway](#); [Operating Board](#)
Subject: Re: [REDACTED]
Date: Wednesday, [REDACTED] 4:24:15 PM
Attachments: [image001.png](#)

Agreed. And which pastor was this?

Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Wednesday, [REDACTED] 7 at 4:19 PM
To: Jack Galloway <jack@daveramsey.com>, Operating Board
<OperatingBoard@daveramsey.com>
Subject: Re: [REDACTED]

Well, that's sad. He's been here 12 years...I think I lean to [REDACTED] severance.

Jen Sievertsen | Chief Marketing Officer
Ramsey Solutions
1749 Mallory Lane, Brentwood, TN 37027
T: 888.227.3223

From: Jack Galloway <jack@daveramsey.com>
Date: Wednesday, [REDACTED] 7 at 4:13 PM
To: Operating Board <OperatingBoard@daveramsey.com>
Subject: [REDACTED]

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